CERTIFICATE OF MAILING

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: March 27, 2002

0 1 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Odegaard, et al.

Docket No.:

40655,2600

Serial No .:

09/974,613

Group Art Unit:

2161

Filed:

October 10, 2001

Examiner:

TBA

Title:

SYSTEM AND METHOD

Confirmation No.:

HECEIVED

FOR A FINANCIAL

PLANNING COMPETITION

Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner For Patents Washington, D.C. 20231

Assistant Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application.



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Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

searc	search has been made or that no other material information may exist.					
1.[]	For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:					
2. []	Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [] Continuation, [] Divisional or [] Continuation-In-Part application under 37 C.F.R. §1.60, U.S. Serial No, filed					
3. [X		e is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement it is being filed in compliance with:				
	[]	37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.				
		37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.				
	[X]	37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.				

- 4. [] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
- 5. [] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

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	[]	A check in the amount of \$180.00 is enclosed in payment of the fee.				
	[]	Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.				
6. []	A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:					
	a.	one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and				
	b.	the attached petition requesting consideration of this Information Disclosure Statement; and				
	C.	the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.				
7. []	A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:					
	a. []	37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;				
	b. []	37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.				
•	C.	The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.				
8. []	Disclo in a co	by certify that each item of information contained in this Information sure Statement was cited in a communication from a foreign patent office ounterpart foreign application not more than three months prior to the filing Information Disclosure Statement.				
[]	I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.					

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9. [] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).

- [] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- [X] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Spell & Wilmer

Dated: <u>March 27, 2002</u>

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PTO/SB/08A (10-01)
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Compl te if Known Substitute for form 1449A/PTO **Application Number** 09/974,613 INFORMATION DISCLOSURE October 10, 2001 Filing Date STATEMENT BY APPLICANT Laura J. Odegaard **First Named Inventor** Art Unit (use as many sheets as necessary) **Examiner Name** TBA Attorney Docket Number 40655.2600 1

U.S. PATENT DOCUMENTS Pages, Columns, Lines, Document Number Name of Patentee or Cite **Publication Date** Where Relevant Examine Passages or Relevant MM-DD-YYYY Applicant of Cited Document Kind Code Initials No. Number Figures Appear 4,767,335 08-30-1988 Curt US-5,108,115 04-28-1992 Berman et al. US-04-01-1997 Kerwin 5,616,033 US-5,727,950 03-17-1998 Cook et al. US-6,029,159 02-22-2000 Zorba et al. US-05-16-2000 Koskinen 6,062,862 US-6,064,998 05-16-2000 Zabloudil et al. US-08-22-2000 Kiyosaki et al. 6,106,300 US-US-US-US-RECEIVED US-US-APR 0 3 2002 US-USechnology Center 2100 US-บร-US-บร-

	FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.1	Foreign Patent Document			Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	
		Office ³	Number ⁴	Kind⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T ⁶
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Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.



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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.